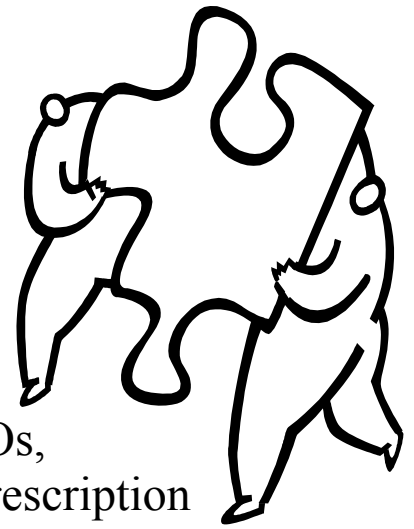


# **Health Insurance Can Be a Puzzle... But You Can Help!!**



Many seniors and families struggle with the complexities of Medicare, Medicaid, HMOs, PPOs, Medigap plans, long-term care insurances, and prescription plans. The new (and very complicated) Medicare Part D benefit starts January 2006 with enrollment starting this June, so help is needed now!

**The Health Insurance Information Counseling and Assistance Program (HIICAP) of Erie County Senior Services seeks volunteers.** Volunteers will be trained in local insurances, and will assist peers in answering questions and making informed decisions about coverage. HIICAP is not a sales program, but offers information and counseling to help individuals determine the best solution for their particular situation.

Depending on your interest, you could give presentations to groups, or counsel people one-on-one by appointment. Choose your own hours and work at a location near you.

**Become a HIICAP volunteer – help  
others with insurance questions.  
Call 858-7548 for more information!**

